

Kelly Irana Swaby,

Debtor.

Case No. 25-11368-AMC
Chapter 13

Motion to Extend the Automatic Stay

Debtor Kelly Irana Swaby, through their attorney, moves this Court as follows:

1. The Debtor filed a bankruptcy petition on April 8, 2025. They have filed a plan and all schedules, statements, and other documents required by 11 U.S.C. §521(a)(1) and Fed. R. Bankr. P. 1007(b).
2. The Debtor was involved in one active bankruptcy between April 9, 2024, and April 8, 2025:

Case No.	District	Filed	Dismissed	Reason
23-12255	PAEB	07/28/2023	12/17/2024	Failure to make plan payments

3. Because the Debtor was involved in only one active bankruptcy between April 9, 2024, and April 8, 2025, the automatic stay is set to expire on May 1, 2025.
11 U.S.C. § 362(c)(3)(A).

4. The Court may extend the automatic stay when a case is filed in good faith as to the creditors to be stayed. Good faith means that there are new circumstances demonstrating that the Debtor can probably reach the end of a chapter 13 plan. *In re Legree*, 285 B.R. 615, 620 (Bankr. E.D. Pa. 2002).


5. This case was filed in good faith. The Debtor has received a raise at her job since the dismissal of the prior case and her income has increased.

6. Because this case was filed in good faith, the Court must continue the automatic stay against all creditors until the Debtor receive a discharge.

For those reasons, the Court must grant relief in the form of order attached, and further in the Debtor's favor if necessary and proper under the law.

Date: April 8, 2025

CIBIK LAW, P.C.
Counsel for Debtor

By: 
Michael A. Cibik (#23110)
1500 Walnut Street, Suite 900
Philadelphia, PA 19102
215-735-1060
mail@cibiklaw.com